

3621

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

MAY 09 2006

Reference application of: Weller et al.

Attorney Docket No.: VISAP064

Application No.: 09/842,313

Examiner: REAGAN, James A.

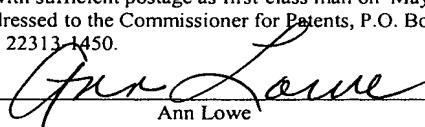
Filed: April 24, 2001

Group: 3621

**Title: VISA PAYER AUTHENTICATION
SERVICE**

CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the U.S. Postal Service with sufficient postage as first-class mail on May 5, 2006 in an envelope addressed to the Commissioner for Patents, P.O. Box 1450 Alexandria, VA 22313-1450.

Signed: 

Ann Lowe

**INFORMATION DISCLOSURE STATEMENT
BEFORE FINAL ACTION OR NOTICE OF ALLOWANCE
(37 CFR §§ 1.56 AND 1.97(c))**

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

The references listed in the attached PTO Form 1449, a copy of which is attached, may be material to examination of the above-identified patent application. Applicants submit this reference in compliance with their duty of disclosure pursuant to 37 CFR §§1.56 and 1.97. The Examiner is requested to make this citation of official record in this application.

This Information Disclosure Statement is not to be construed as a representation that a search has been made, that additional information material to the examination of this application does not exist, or that this reference indeed constitutes prior art.

This Information Disclosure Statement is being filed after the mailing date of the first Office Action on the merits, or after three months of the filing date of this application, whichever event occurred last, but it is believed before the mailing date of either: (i) a final action under §1.113 or (ii) a notice of allowance under §1.311, whichever occurs first.

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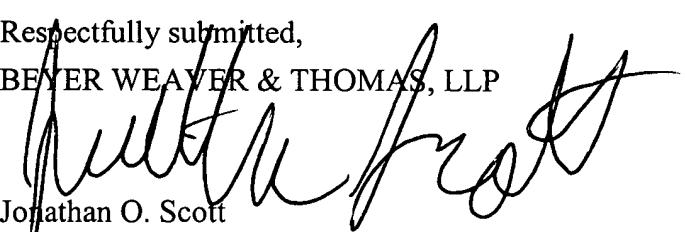
Accompanying this Information Disclosure Statement is

- a statement as specified in 37 CFR 1.97(e); or
 the fee set forth in 37 CFR 1.17(p).

The undersigned hereby states:

that each item of information contained in the Information Disclosure Statement was first cited in a communication from a foreign patent office in a counterpart foreign application no more than three months prior to the filing of the Information Disclosure Statement.

If fees are due, enclosed is our Check No. for \$ in payment of the Information Disclosure Statement Fee. If it is determined that any additional fees are due, the Commissioner is hereby authorized to charge such fees to Deposit Account 500388 (Order No. VISAP064).

Respectfully submitted,
BEYER WEAVER & THOMAS, LLP

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Form 1449 (Modified)	
Information Disclosure Statement By Applicant	
(Use Several Sheets if Necessary)	

Atty Docket No. VISAP064 Application No.: 09/842,313
 Applicant: Weller et al.
 Filing Date April 24, 2001 Group 3621

U.S. Patent Documents

Examiner Initial	No.	Patent No.	Date	Patentee	Class	Sub-class	Filing Date
		2002/000735	03/16/2001	Fieschi et al.			

Foreign Patent or Published Foreign Patent Application

Examiner Initial	No.	Document No.	Publication Date	Country or Patent Office	Class	Sub-class	Translation	
							Yes	No
		01 82190	04/25/2001	PCT			X	
		00 67143	04/28/2000	PCT			X	
		01 78493 A2	04/17/2001	PCT			X	

Other Documents

Examiner Initial	No.	Author, Title, Date, Place (e.g. Journal) of Publication
		Supplementary European Search Report; 02/09/2006; PCT/US 0328599
		International Search Report; PCT/US 03/28599.
Examiner		Date Considered

Examiner: Initial citation considered. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.